

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Mathew Ragan

Case No.:4-19-03804 MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Fay Servicing
Court Claim Number:	03
Last Four of Loan Number:	3482
Property Address if applicable:	246 Fountain Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$19,221.03
b.	Prepetition arrearages paid by the trustee:	\$19,221.03
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$19,221.03

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: November 27, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Mathew Ragan

Case No.: 4-19-03804 MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on November 27, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Tullio DeLuca, Esquire
381 N 9th Ave
Scranton PA 18504

Served by First Class Mail

Fay Servicing, LLC
Bankruptcy Dept
PO Box 814609
Dallas TX 75381-4609

Mathew Ragan
246 Fountain Rd
Snow Shoe PA 16874

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 27, 2024

/s/ Liz Joyce
Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-03804 MATHEW RAGAN

FAY SERVICING, LLC
P.O. BOX 814609

DALLAS, TX 75381-4609

Acct No: 246 Fountain Rd - PRE-ARRE/
ARREARS - 246 FOUNTAIN RD

Sequence: 24
Modify:
Filed Date:
Hold Code:

Amt Sched:	\$82,608.00	Debt:	\$19,221.03	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$19,221.03	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FAY SERVICING, LLC							
520-0	FAY SERVICING, LLC		10/23/2024	2040916	\$79.23	\$0.00	\$79.23	
520-0	FAY SERVICING, LLC		09/17/2024	2039905	\$375.43	\$0.00	\$375.43	09/26/2024
520-0	FAY SERVICING, LLC		08/07/2024	2038939	\$375.44	\$0.00	\$375.44	08/16/2024
520-0	FAY SERVICING, LLC		07/10/2024	2038094	\$375.43	\$0.00	\$375.43	07/19/2024
520-0	FAY SERVICING, LLC		06/18/2024	2037252	\$375.44	\$0.00	\$375.44	06/27/2024
520-0	FAY SERVICING, LLC		05/22/2024	2036295	\$375.44	\$0.00	\$375.44	05/30/2024
520-0	FAY SERVICING, LLC		04/17/2024	2035300	\$345.42	\$0.00	\$345.42	04/26/2024
520-0	FAY SERVICING, LLC		03/14/2024	2034343	\$378.14	\$0.00	\$378.14	03/22/2024
520-0	FAY SERVICING, LLC		02/14/2024	2033386	\$378.15	\$0.00	\$378.15	02/22/2024
520-0	FAY SERVICING, LLC		01/12/2024	2032478	\$378.14	\$0.00	\$378.14	01/22/2024
520-0	FAY SERVICING, LLC		12/19/2023	2031550	\$378.15	\$0.00	\$378.15	12/29/2023
520-0	FAY SERVICING, LLC		11/15/2023	2030611	\$348.13	\$0.00	\$348.13	11/29/2023
520-0	FAY SERVICING, LLC		10/18/2023	2029657	\$424.91	\$0.00	\$424.91	11/01/2023
520-0	FAY SERVICING, LLC		09/19/2023	2028657	\$385.39	\$0.00	\$385.39	09/29/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FAY SERVICING, LLC		08/09/2023	2027648	\$402.15	\$0.00	\$402.15	08/16/2023
520-0	FAY SERVICING, LLC		07/11/2023	2026688	\$657.53	\$0.00	\$657.53	07/19/2023
520-0	FAY SERVICING, LLC		06/13/2023	2025775	\$156.53	\$0.00	\$156.53	06/22/2023
520-0	FAY SERVICING, LLC		05/16/2023	2024809	\$385.65	\$0.00	\$385.65	05/24/2023
520-0	FAY SERVICING, LLC		04/18/2023	2023779	\$454.21	\$0.00	\$454.21	04/26/2023
520-0	FAY SERVICING, LLC		03/15/2023	2022773	\$332.13	\$0.00	\$332.13	03/28/2023
520-0	FAY SERVICING, LLC		02/15/2023	2021757	\$365.68	\$0.00	\$365.68	02/27/2023
520-0	FAY SERVICING, LLC		01/18/2023	2020760	\$642.57	\$0.00	\$642.57	01/26/2023
520-0	FAY SERVICING, LLC		12/13/2022	2019774	\$97.54	\$0.00	\$97.54	12/30/2022
520-0	FAY SERVICING, LLC		11/16/2022	2018815	\$383.19	\$0.00	\$383.19	12/16/2022
520-0	FAY SERVICING, LLC		10/18/2022	2017757	\$546.55	\$0.00	\$546.55	10/28/2022
520-0	FAY SERVICING, LLC		09/13/2022	2016731	\$367.95	\$0.00	\$367.95	09/23/2022
520-0	FAY SERVICING, LLC		08/17/2022	2015668	\$392.41	\$0.00	\$392.41	08/23/2022
520-0	FAY SERVICING, LLC		07/13/2022	2014628	\$652.24	\$0.00	\$652.24	08/01/2022
520-0	FAY SERVICING, LLC		06/14/2022	2013659	\$36.70	\$0.00	\$36.70	07/01/2022
520-0	FAY SERVICING, LLC		05/17/2022	2012601	\$590.21	\$0.00	\$590.21	05/27/2022
520-0	FAY SERVICING, LLC		04/12/2022	2011546	\$313.45	\$0.00	\$313.45	04/29/2022
520-0	FAY SERVICING, LLC		03/16/2022	2010526	\$313.45	\$0.00	\$313.45	03/31/2022
520-0	FAY SERVICING, LLC		02/16/2022	2009556	\$313.99	\$0.00	\$313.99	03/01/2022
520-0	FAY SERVICING, LLC		01/19/2022	2008554	\$313.98	\$0.00	\$313.98	02/01/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FAY SERVICING, LLC		12/15/2021	2007541	\$652.78	\$0.00	\$652.78	01/03/2022
520-0	FAY SERVICING, LLC		11/16/2021	2006517	\$313.98	\$0.00	\$313.98	12/01/2021
520-0	FAY SERVICING, LLC		10/14/2021	2005472	\$334.02	\$0.00	\$334.02	11/02/2021
520-0	FAY SERVICING, LLC		09/14/2021	2004455	\$334.04	\$0.00	\$334.04	09/24/2021
520-0	FAY SERVICING, LLC		08/18/2021	2003415	\$334.02	\$0.00	\$334.02	09/01/2021
520-0	FAY SERVICING, LLC		07/14/2021	2002378	\$334.02	\$0.00	\$334.02	08/03/2021
520-0	FAY SERVICING, LLC		06/16/2021	2001403	\$334.03	\$0.00	\$334.03	06/29/2021
520-0	FAY SERVICING, LLC		05/18/2021	2000383	\$660.59	\$0.00	\$660.59	05/28/2021
520-0	FAY SERVICING, LLC		04/15/2021	1229013	\$318.36	\$0.00	\$318.36	04/29/2021
520-0	FAY SERVICING, LLC		03/17/2021	1227989	\$387.85	\$0.00	\$387.85	03/29/2021
520-0	FAY SERVICING, LLC		02/17/2021	1226981	\$387.86	\$0.00	\$387.86	02/25/2021
520-0	FAY SERVICING, LLC		01/19/2021	1225961	\$387.85	\$0.00	\$387.85	01/27/2021
520-0	FAY SERVICING, LLC		12/10/2020	1224174	\$807.96	\$0.00	\$807.96	12/17/2020
520-0	FAY SERVICING, LLC		11/03/2020	1223283	\$387.86	\$0.00	\$387.86	11/12/2020
520-0	FAY SERVICING, LLC		10/15/2020	1222425	\$388.60	\$0.00	\$388.60	10/22/2020
520-0	FAY SERVICING, LLC		09/17/2020	1221378	\$166.26	\$0.00	\$166.26	09/30/2020
Sub-totals: \$19,221.03						\$0.00	\$19,221.03	
Grand Total: \$19,221.03						\$0.00		